

CLAIMS

What is claimed is:

1. A system for inquiry and processing of trades made pursuant to at least one of a stock option and a stock purchase plan, the system
5 comprising:
 - a finance system for automatic processing of a transaction pursuant to at least one of the stock option plan and the stock purchase plan, the finance system including:
 - a volatile data storage for storing participant information
10 pursuant to a data transfer from a nonvolatile database of a third party administration system;
 - an interface system for interacting with a participant regarding a requested transaction;
 - a trading system for conducting individual participant
15 transactions on a public exchange; and
 - a communication system that connects a participant to the finance system.
2. The system as recited by claim 1, wherein the finance system
20 accesses a quote server that provides real-time stock market quotes to the finance system.
3. The system as recited by claim 2, further comprising a
25 monitoring system to ensure proper function of the quote server.
4. The system as recited by claim 1, wherein stock option and purchase transactions are conducted on one of a cash, cashless and stock swap basis.
- 30 5. The system as recited by claim 1, wherein the finance system further includes a rule system for processing transactions in accordance with at least one set of transaction rules.

6. The system as recited by claim 1, wherein the finance system further includes a confirmation system for confirming the execution of stock option and stock purchase contracts.

5 7. The system as recited by claim 1, wherein the finance system further includes a journaling system that provides a printed transaction record.

10 8. The system as recited by claim 1, wherein the communication system is selected from the group consisting of Internet, an interactive voice response system and an Intranet.

15 9. The system as recited by claim 1, wherein distribution proceeds from a transaction are selected from the group consisting of transfer to participant account, wire, check, and payment through an employee payroll system.

20 10. The system as recited by claim 1, further comprising a modeling function.

25 11. The system as recited by claim 10, further comprising a transmission system for transmitting the participant information from the nonvolatile database of the administration system to the finance system and transaction information from the finance system to the administration system.

 12. The system as recited by claim 10, wherein the administration system further comprises an update system for updating participant information according to transaction information from the finance system.

30 13. A system for inquiry and processing of trades made pursuant to at least one of a stock option and a stock purchase plan, the system comprising:

a finance system for automatic processing of a transaction pursuant to at least one of the stock option plan and the stock purchase plan, the finance system having access to real-time stock market quotes and including:

5 a volatile data storage for storing participant information pursuant to a data transfer from a nonvolatile database of a third party administration system;

 an interface system for interacting with a participant regarding a requested transaction;

10 a trading system for conducting individual participant transactions on a public exchange; and

 a communication system that connects a participant to the finance system.

15 14. A system for inquiry and processing of trades made pursuant to at least one of a stock option and a stock purchase plan, the system comprising:

 a finance system for automatic processing of a transaction pursuant to at least one of the stock option plan and the stock purchase plan,
20 the finance system including:

 a volatile data storage for storing participant information pursuant to a data transfer from a nonvolatile database of a third party administration system;

 an interface system for interacting with a participant regarding a
25 requested transaction;

 a trading system for conducting individual participant transactions on a public exchange;

 a communication system that connects a participant to the finance system; and

30 a transmission system for transmitting the participant information from the nonvolatile database of the administration system to the finance system and transaction information from the finance system to the administrative system.

15. A system for inquiry and processing of trades made pursuant to at least one of a stock option and a stock purchase plan, the system comprising:

5 a finance system for automatic processing of a transaction pursuant to at least one of the stock option plan and the stock purchase plan, the finance system including:

a volatile data storage for storing participant information pursuant to a data transfer from a nonvolatile database of a third party administration system;

10 an interface system for interacting with a participant regarding a requested transaction;

a trading system for conducting real-time individual participant transactions on a public exchange; and

15 a communication system that connects a participant to the finance system.

16. A system for inquiry and processing of trades made pursuant to at least one of a stock option and a stock purchase plan, the system comprising:

20 a finance system for automatic processing of a transaction pursuant to at least one of the stock option plan and the stock purchase plan, the finance system including:

a volatile data storage for storing participant information pursuant to a data transfer from a nonvolatile database of a third party administration system;

an interface system for interacting with a participant regarding a requested transaction;

25 a trading system for conducting individual participant transactions on a public exchange;

a communication system that connects a participant to the finance system; and

a modeling function.

17. A system for inquiry and processing of trades made pursuant to at least one of a stock option and a stock purchase plan, the system comprising:

5 a finance system for automatic processing of a transaction pursuant to at least one of the stock option plan and the stock purchase plan, the finance system including:

a volatile data storage for storing participant information pursuant to a data transfer from a nonvolatile database of a third party administration system;

10 an interface system for interacting with a participant regarding a requested transaction;

a trading system for conducting individual participant transactions on a public exchange; and

15 a communication system that connects a participant to the finance system, the communication system comprising one of an Internet, an interactive voice response system or an Intranet.

18. A system for inquiry and processing of trades made pursuant to at least one of a stock option and a stock purchase plan, the system comprising:

a finance system for automatic processing of a transaction pursuant to at least one of the stock option plan and the stock purchase plan, the finance system including:

25 a volatile data storage for storing participant information pursuant to a data transfer from a nonvolatile database of a third party administration system;

an interface system for interacting with a participant regarding a requested transaction;

30 a trading system for conducting individual participant transactions on a public exchange;

a communication system that connects a participant to the finance system; and

a rule system for processing transactions in accordance with at least one set of transaction rules.

19. A system for inquiry and processing of trades made pursuant to at least one of a stock option and a stock purchase plan, the system comprising:

a finance system for automatic processing of a cash, cashless or stock swap transaction pursuant to at least one of the stock option plan and the stock purchase plan, the finance system having access to real-time stock market quotes and including:

a volatile data storage for storing participant information pursuant to a data transfer from a nonvolatile database of a third party administration system;

an interface system for interacting with a participant regarding a requested transaction;

a trading system for conducting individual participant transactions on a public exchange;

a communication system that connects a participant to the finance system;

a monitoring system that maintains proper function of the real-time stock market quotes;

a rule system for processing transactions in accordance with at least one set of transaction rules;

a confirmation system;

a journaling system; and

a modeling system.

20. A method for automatically processing transactions made pursuant to at least one of a stock option plan and a stock purchase plan, the method comprising the steps of:

storing participant information in a nonvolatile database of an administration system;

transmitting the participant information to a volatile data storage of a finance system;

implementing transactions with the finance system; and

transmitting updateable transaction information to the nonvolatile
5 database of the administration system.

21. A finance system for automatic processing of a transaction pursuant to at least one of a stock option plan and a stock purchase plan, the finance system comprising:

10 a volatile data storage for storing participant information pursuant to a data transfer from a non-resident, nonvolatile database;

an interface system for interacting with a participant regarding a requested transaction; and

a rule system for processing transactions with a trading system in
15 accordance with at least one set of transaction rules.

22. The system as recited by claim 21, wherein the finance system accesses a quote server that provides real-time stock market quotes to the finance system.

20 23. The system as recited by claim 22, wherein the finance system further includes a monitoring system to ensure proper function of the quote server.

25 24. The system as recited by claim 21, wherein stock option and purchase transactions are conducted on one of a cash, cashless or stock swap basis.

30 25. The system as recited by claim 21, wherein the finance system further includes a confirmation system for confirming the execution of stock option and stock purchase contracts.

26. The system as recited by claim 21, wherein the finance system further includes a journaling system that provides a printed transaction record.

5 27. The system as recited by claim 21, wherein a distribution of proceeds is selected from the group consisting of transfer to participant account, wire, check, and payment through an employee payroll system.

10 28. The system as recited by claim 21, further comprising a modeling function.

15 29. A finance system for automatic processing of a transaction pursuant to at least one of a stock option plan and a stock purchase plan, the finance system having access to a quote server for the provision of real-time stock market quotes to the finance system comprising:

 a volatile data storage for storing participant information pursuant to a data transfer from a non-resident, nonvolatile database;

 an interface system for interacting with a participant regarding a requested transaction; and

20 a rule system for processing transactions with a trading system in accordance with at least one set of transaction rules.

25 30. A finance system for automatic processing of a transaction pursuant to at least one of a stock option plan and a stock purchase plan, the finance system having access to a quote server that provides real-time stock market quotes to the finance system, and a monitoring system to ensure proper function of the quote server comprising:

 a volatile data storage for storing participant information pursuant to a data transfer from a non-resident, nonvolatile database;

30 an interface system for interacting with a participant regarding a requested transaction; and

 a rule system for processing transactions with a trading system in accordance with at least one set of transaction rules.

31. A finance system for automatic processing of a cash, cashless or stock swap transaction pursuant to at least one of a stock option plan and a stock purchase plan, the finance system comprising:

- 5 a volatile data storage for storing participant information pursuant to a data transfer from a non-resident, nonvolatile database;
 an interface system for interacting with a participant regarding a requested transaction; and
 a rule system for processing transactions with a trading system in
10 accordance with at least one set of transaction rules.

32. A finance system for automatic processing of a transaction pursuant to at least one of a stock option plan and a stock purchase plan, the finance system comprising:

- 15 a volatile data storage for storing participant information pursuant to a data transfer from a non-resident, nonvolatile database;
 an interface system for interacting with a participant regarding a requested transaction;
 a rule system for processing transactions with a trading system in
20 accordance with at least one set of transaction rules; and
 a modeling function.

33. A finance system for automatic processing of a transaction pursuant to at least one of a stock option plan and a stock purchase plan, the
25 finance system comprising:

- a volatile data storage for storing participant information pursuant to a data transfer from a non-resident, nonvolatile database;
 an interface system for interacting with a participant regarding a requested transaction;
30 a rule system for processing transactions with a trading system in accordance with at least one set of transaction rules;
 a confirmation system; and
 a journaling system.